

Information to identify the case:			
Debtor 1:	Patricia Ann Bacon		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	17-23764-KCF		
	Social Security number or ITIN:	xxx-xx-9894	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	7/7/17
	Date case converted to chapter:	7	4/13/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia Ann Bacon	
2. All other names used in the last 8 years	aka Patricia Ann Waters	
3. Address	1406 6th Avenue Neptune, NJ 07753	
4. Debtor's attorney Name and address	William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: courtdocs@oliverandlegg.com
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

Debtor **Patricia Ann Bacon**

Case number **17-23764-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/14/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	May 9, 2022 at 11:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/8/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Patricia Ann Bacon
Debtor

Case No. 17-23764-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 14, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia Ann Bacon, 1406 6th Avenue, Neptune, NJ 07753-4948
516923587	1 and 1 Internet AG, co FMA Alliance, PB 2409, Houston, TX 77252-2409
516923596	Jersey Shore University Medical Center, 1945 NJ-33, Neptune, NJ 07753
517136194	+ Jersey Shore University Medical Center, c/o MARVEL & MALONEY, P.O. Box 727, Neptune, New Jersey 07754-0727
516923598	+ LVNV Funding, LLC, 700 Executive Drive, Suite #300, Greenville, SC 29615-4555
516923599	+ Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727
516960111	+ Milton Lee Justice, c/o Custis, Dix, Lewis LLP, 23345 Counsel Drive, PO Box 577, Accomac, VA 23301-0577
516923600	+ Monmouth Dental Group, 288 Highway 35 S, Eatontown, NJ 07724-2173
516923602	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
516960110	+ Perry James Justice, c/o Custis, Dix, Lewis LLP, 23345 Counsel Drive, PO Box 577, Accomac, VA 23301-0577
516923603	+ Perry James Justice, 201 N Division Street, Fruitland, MD 21826-2228
516923606	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
517127961	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516923608	+ TLC; The Lawn Company, PO Box 698, Shrewsbury, MA 01545-8698
516923611	+ Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: courtdocs@oliverandlegg.com	Apr 14 2022 20:31:00	William H. Oliver, Jr., Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753
tr	+ EDI: QTJORR.COM	Apr 15 2022 00:28:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 14 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 14 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516923588	+ EDI: AAEO.COM	Apr 15 2022 00:33:00	Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367
516923589	+ EDI: CBS7AVE	Apr 15 2022 00:33:00	Ashro, 1112 7th Ave, Monroe, WI 53566-1364
517030826	+ EDI: CBS7AVE	Apr 15 2022 00:33:00	Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517133562	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 14 2022 20:32:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
516923590	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 14 2022 20:32:00	Carrington Mortgage Services, PO Box 3489, Anaheim, CA 92803-3489

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516923591	+ Email/Text: commonwealth@ebn.phinsolutions.com	Apr 14 2022 20:32:00	Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
516923592	+ EDI: CCS.COM	Apr 15 2022 00:33:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
516923593	+ EDI: CCS.COM	Apr 15 2022 00:33:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
517176050	+ EDI: AIS.COM	Apr 15 2022 00:33:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516923594	EDI: IRS.COM	Apr 15 2022 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517111571	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2022 20:45:55	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516923601	+ Email/Text: bankruptcy@ncaks.com	Apr 14 2022 20:32:00	National Credit Adjusters, 327 W 4th Avenue, Hutchinson, KS 67501-4842
516988476	+ Email/Text: csc.bankruptcy@amwater.com	Apr 14 2022 20:33:00	New Jersey American Water, P.O. Box 578, Alton, IL 62002-0578
516927732	+ EDI: RECOVERYCORP.COM	Apr 15 2022 00:33:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517125420	+ EDI: RECOVERYCORP.COM	Apr 15 2022 00:33:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517874813	+ EDI: Q3G.COM	Apr 15 2022 00:33:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
517874812	EDI: Q3G.COM	Apr 15 2022 00:33:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
517104805	EDI: Q3G.COM	Apr 15 2022 00:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516923604	+ Email/Text: bankruptcy@rentacenter.com	Apr 14 2022 20:33:00	Rent A Center, 2040 Route 33, Neptune, NJ 07753-6112
516923605	+ EDI: DRIV.COM	Apr 15 2022 00:33:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
516968186	+ EDI: DRIV.COM	Apr 15 2022 00:33:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
516923610	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Apr 14 2022 20:33:00	Township of Neptune, PO Box 1167, 25 Neptune Boulevard, Neptune, NJ 07753-4814
516923609	Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Apr 14 2022 20:33:00	Township of Neptune, 25 Neptune Boulevard, PO Box 1167, Neptune, NJ 07754-1167
517048682	+ EDI: AIS.COM	Apr 15 2022 00:33:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516923613	EDI: VERIZONCOMB.COM	Apr 15 2022 00:28:00	Verizon, PO Box 15124, Albany, NY 12212-5124
516923612	+ EDI: VERIZONCOMB.COM	Apr 15 2022 00:28:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 30

District/off: 0312-3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517138264	*+	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
516923595	*	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
516923597	##+	KML Law Group PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
516923607	##+	SWDSL & Associates, 17 West Cliff Street, Somerville, NJ 08876-1901

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022

Signature: /s/Gustava Winters